

Southern District of Texas (Houston)

In re:	§	Case 10-35157
Debtor(s)	§	Loan Number (Last 4): 9905
Ernesto Granados	§	

**UNLESS AN OBJECTION IS FILED IN WRITING WITH THE CLERK OF THE COURT
WITHIN 21 DAYS OF THE DATE ON WHICH THIS DOCUMENT WAS FILED AND SERVED,
THE CHANGE PROPOSED IN THIS NOTICE WILL BECOME EFFECTIVE WITHOUT A HEARING
AND WITHOUT FURTHER NOTICE, THE MONTHLY PAYMENT TO THE CHAPTER 13 TRUSTEE
WILL BE ADJUSTED TO ACCOUNT FOR THE CHANGE CONTAINED IN THIS NOTICE.**

**Notice to Debtor, Trustee and Debtor's Counsel
Of Mortgage Payment Adjustment**

Creditor Name: American Home Mortgage Servicing, Inc.

This is a notice of mortgage payment adjustment in a Chapter 13 proceeding. If this notice becomes effective, the new monthly payment to be made to creditor by the Chapter 13 trustee, including principal, interest and escrow will be \$3,944.32, effective on May 01, 2011. This new amount results from:

[X] Escrow Adjustment

Required. An escrow analysis is attached. The analysis states all costs to be escrowed, escrow period, and escrow calculation. No codes are used. The escrow analysis should not attempt to recover any pre-petition shortages.

The Effective Date of the payment adjustment is: May 01, 2011

Note: The Effective Date must be at least 45 days after the date of this notice

Monthly escrow payments after the Effective Date are : \$1,038.60. This adjustment does not adjust principal and interest of the mortgage payment. The adjusted total mortgage payment at the Effective Date will be the current principal and interest amount plus the monthly escrow payment above.

[] Interest Rate Change

Required. An analysis showing the basis for the adjustment is attached. The analysis includes a description of any rate setting formula, a calculation of the new rate and the corresponding new payment amount.

The Effective Date of the payment adjustment is:

Note: The Effective Date must be at least 45 days after the date of this notice

Monthly principal and interest payments after adjustment are : \$

This adjustment does not adjust the escrow portion, if any, of the mortgage payment. The adjusted total mortgage payment at the Effective Date will be the above principal and interest amount plus the existing escrow payment amount.

The next projected interest rate adjustment will be in approximately _____ months.

Diana Duarte
American Home Mortgage Servicing, Inc.
1525 S. Beltline Road
Coppell, TX 75019
Telephone: 877-304-3100
Fax:
Email Address:

Date: April 25, 2011

By: /s/ Diana Duarte

Authorized Filing Agent for Filer



RETURN SERVICE ONLY
Please do not mail payments to this address
P.O. Box 619063
Dallas, TX 75261-9063

ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT

4-764-56808-0001331-001-000-100-000-000

ERNESTO GRANADOS
11 HILSHIRE GROVE LN
HOUSTON TX 77055-6746

CONTACT INFORMATION

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CST Monday through Friday
7:00am - 4:00pm CST Saturday
Web site: www.ahmsi3.com

Statement Date: 02/26/2011
Payment Due Date: 07/01/2010
Account Number: [REDACTED]

PAYMENT INFORMATION

ACCOUNT NUMBER: [REDACTED]
ANALYSIS DATE: 02/25/2011

	PRESENT PAYMENT	NEW PAYMENT effective 05/01/2011
Principal & Interest	\$2,905.72	\$2,905.72
Escrow Deposit	\$959.91	\$993.72
Shortage	\$0.00	\$44.88
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total	\$3,865.63	\$3,944.32

COMING YEAR ESCROW PROJECTIONS

Under Federal Law, your lowest monthly balance in the next twelve months should not exceed \$1,987.44 or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Your actual lowest monthly balance was -\$27,789.79. Your current projected low balance is -\$20,245.66. Your required low balance is \$1,987.44, creating a shortage of \$538.56. If you do not remit the difference, your shortage will be prorated for 12 months at \$44.88 per month. The items with an asterisk in your account history may explain this. For further explanations, please call 877-304-3100 or write to P.O. Box 631730, Irving, TX 75063-1730.

NEW ESCROW DEPOSIT BREAKDOWN	
ESCROW ITEM	ANNUAL EXPENSE
County Tax Disb	\$2,648.11
School Tax	\$9,276.44
TOTAL	\$11,924.55

ESCROW ITEM	MONTHLY DEPOSIT*
County Tax Disb	\$220.68
School Tax	\$773.04
TOTAL	\$993.72

* The figures in this section are based on a division by twelve to get your monthly total and may be rounded up or down to the nearest penny.

YOUR ESCROW ACCOUNT PROJECTION					
MONTH	PAID IN TO ESCROW	PAID OUT FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
			Escrow Account Balance	-16,270.87	5,962.23
May-11	993.72	.00		-15,277.15	6,955.95
Jun-11	993.72	.00		-14,283.43	7,949.67
Jul-11	993.72	.00		-13,289.71	8,943.39
Aug-11	993.72	.00		-12,295.99	9,937.11
Sep-11	993.72	.00		-11,302.27	10,930.83
Oct-11	993.72	.00		-10,308.55	11,924.55
Nov-11	993.72	.00		-9,314.83	12,918.27
Dec-11	993.72	2,648.11	COUNTY TAX	-10,969.22	11,263.88
Dec-11	.00	9,276.44	SCHOOL TAX	-20,245.66	1,987.44
Jan-12	993.72	.00		-19,251.94	2,981.16
Feb-12	993.72	.00		-18,258.22	3,974.88
Mar-12	993.72	.00		-17,264.50	4,968.60
Apr-12	993.72	.00		-16,270.78	5,962.32

NOTICE:

This communication is from a debt collector but does not imply that American Home Mortgage Servicing, Inc. is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of) the bankruptcy laws of the United States; in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.



SEE REVERSE SIDE FOR
ADDITIONAL INFORMATION



ERNESTO GRANADOS

AMERICAN HOME MORTGAGE SERVICING INC.
PO BOX 660029
DALLAS, TX 75266-0029

ESCROW SHORTAGE COUPON

LOAN NUMBER: [REDACTED]

Shortage Amount: \$538.56

When we receive your shortage payments, we will adjust your new monthly payment amount. If you select not to pay the shortage the amount will be spread over your future payments. Your Projected Escrow Account Balance as of 07/01/2010 is -\$16,270.87. Your Required Beginning Escrow Balance according to this analysis should be \$5,962.23. This means you have a shortage of \$538.56.

Escrow Shortage
Amount Enclosed [REDACTED]

Please write your loan number on your check and return this coupon with your payment.

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

AHMSI does not recognize property tax deferrals, repayment plans, or third-party property tax lien transfers and will take the necessary action to pay your property taxes to ensure that our mutually vested interest in your property is not at risk. These programs create a lien on your property that takes precedence over the mortgage lien in most cases and may result in interest at a high rate owed to the tax collector or a third party, payable over the course of the repayment plan or at the expiration of the deferral period. If you are having trouble making your loan payments and are considering or participating in one of these programs, please contact AHMSI at 1-877-304-3100 so that we may offer you assistance.

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	5,759.48	-16,554.93
05/10	959.91					6,719.39	-16,554.93
06/10	959.91					7,679.30	-16,554.93
07/10	959.91					8,639.21	-16,554.93
08/10	959.91					9,599.12	-16,554.93
09/10	959.91					10,559.03	-16,554.93
10/10	959.91					11,518.94	-16,554.93
11/10	959.91					12,478.85	-16,554.93
12/10	959.91	689.69 *	2,645.90	2,648.11	COUNTY TAX	10,792.86	-18,513.35
12/10		*	8,873.04	9,276.44	SCHOOL TAX	1,919.82 <	-27,789.79 <
01/11	959.91					2,879.73	-27,789.79
02/11	959.91	9,599.10 E			E	3,839.64	-18,190.69
03/11	959.91	959.91 E			E	4,799.55	-17,230.78

FREQUENTLY ASKED QUESTIONS

American Home Mortgage Servicing, Inc. (AHMSI) is providing you with this statement as a detailed analysis of the activity to your escrow account. Deposits into your escrow account are built into your monthly mortgage payments and those sums are held in reserve for future disbursements for your property taxes and/or insurance.

Q. Why do escrow deposits change?

When changes in your taxes and/or insurance occur or your escrow account is short, your escrow deposit will adjust resulting in a new monthly payment.

Q. How often are escrowed loans analyzed?

AHMSI analyzes contractually current escrowed loans once every 12 months to determine the appropriate monthly escrow deposit. Additional analysis or payment adjustments may be necessary when significant changes in disbursement amounts of escrowed items occur.

Q. What does an analysis reveal?

An analysis determines if adjustments need to be made to the escrow deposit based on escrow disbursements in an upcoming year. If AHMSI has disbursed an amount higher than anticipated for any escrowed item(s), generally a shortage is created and a payment coupon will accompany the analysis. If AHMSI disbursed an amount lower than anticipated for any escrowed item(s), generally an overage is created and a check may accompany the analysis.

Q. Is a cushion in an escrow account necessary?

Yes, AHMSI requires a two month escrow cushion, where permitted by state law, to protect against unanticipated disbursements.

Q. How is a shortage collected?

Shortage are collected over a 12 month period.

Q. How can you get additional information on your escrow account?

If you need more information, please contact us at 1-877-304-3100 or visit our web site at www.ahmsi3.com

CERTIFICATE OF SERVICE

I hereby certify that on April 25, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Ernesto Granados
11 Hishire Grove Ln.
Houston, TX 77055

Debtor's Attorney:

Kenneth A Keeling
Keeling Law Firm
3310 Katy Freeway
Ste 200
Houston, TX 77007

Trustee:

William E. Heitkamp
Office of Chapter 13 Trustee
9821 Katy Freeway
Ste 590
Houston, TX 77024

/s/ Bill Taylor

As Authorized Agent for Filer

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